

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:) Case No. 18-11178 TPA
Gloria Jean Knapp)
Debtor(s))
Ronda J. Winneccour, Chapter 13 Trustee)
Movant(s))
vs.)
Gloria Jean Knapp) Doc # 33
Respondent(s))

ORDER

AND NOW, this 1st day of December,
2021, the Court having considered the Chapter 13 Trustee's certification (or request)
for dismissal, and any responses thereto, the following relief (as reflected by the checked
boxes below) is **ORDERED, ADJUDGED and DECREED**:

- This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for
bankruptcy relief under any chapter for a period of 180 days from the date of this
Order.
- This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being
dismissed, then t is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each
employer knows to stop the wage attachment, the Debtor(s) shall
immediately serve a copy of this Order on each employer and file a proof
of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains
jurisdiction over the Trustee's Report of Receipts and Disbursements and
Final Report and Account. Upon submission of UST Form 13-FR-S:
Chapter 13 Standing Trustee's Final Report and Account, the Trustee is
discharged from her duties in this case and this case will be closed without
further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening
fee, equal to the filing fee for the appropriate chapter (less administrative
fee), together with the unpaid \$_____ portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

- The case is not dismissed. The plan term is extended to a total of _____ months; the monthly plan payment amount is changed to \$_____ effective _____.
- This is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed _____ WITH / _____ WITHOUT prejudice, without further notice or hearing.
- Continued, generally to _____ (date)

Conciliation in the Office of the Ch. 13 Trustee, Ste. 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219

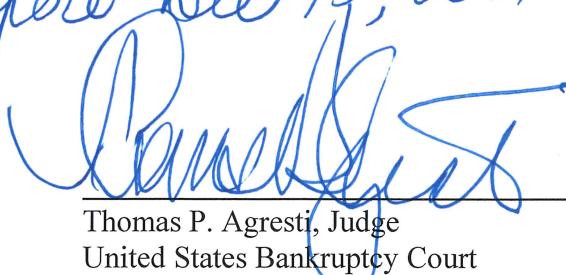
Courtroom C, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219

Erie Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
- The Debtor(s) is to take over long term continuing debt payments beginning with the _____ payment.
- The total due by the Debtor to complete the Plan is \$_____
- The case is dismissed without further notice or order unless the remaining \$_____ due on the Plan base is paid on or before _____.
- The Oral Motion by the Trustee to withdraw the *Motion to Dismiss* is GRANTED.



Other:

\$700 deficiency to be paid
on or before Dec 15, 2021



Thomas P. Agresti, Judge
United States Bankruptcy Court

In re:
Gloria Jean Knapp
Debtor

Case No. 18-11178-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Dec 01, 2021

User: dpas
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Gloria Jean Knapp, 4013 Hatch Run Road, Warren, PA 16365-8148 |
| 14948363 | + Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179 |
| 14954093 | + Community Bank, N.A., PO Box 509, Canton, NY 13617-0509 |
| 14948368 | + Donald E Lewis Funeral Home Inc, 304 East Street, Warren, PA 16365-2322 |
| 14948369 | + Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115 |
| 14948370 | + Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325 |
| 14948371 | + Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 14982330 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 14948375 | + Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148 |
| 14948377 | + Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850 |
| 14948379 | + Synchrony Bank / Grossman's Bargain, PO Box 960061, Orlando, FL 32896-0061 |
| 14948382 | + Travelers, NBT Insurance Agency LLC, 66 South Broad Street, Norwich, NY 13815-1736 |
| 14948383 | + UPMC Community Medicine, 6681 Country Club Drive, Minneapolis, MN 55427-4601 |
| 14948385 | + Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| 14948358 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Dec 01 2021 23:42:00 | Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873 |
| 14979305 | Email/Text: Bankruptcy.RI@Citizensbank.com | Dec 01 2021 23:42:00 | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston RI 02919 |
| 14979591 | Email/Text: Bankruptcy.RI@Citizensbank.com | Dec 01 2021 23:42:00 | Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919 |
| 14948359 | Email/Text: Bankruptcy.RI@Citizensbank.com | Dec 01 2021 23:42:00 | Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886 |
| 14948360 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Dec 01 2021 23:42:00 | Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789 |
| 14948361 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Dec 01 2021 23:42:00 | Comenity Bank / Kay's, 3100 Easton Square Plaza, Columbus, OH 43219-6232 |
| 14948362 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Dec 01 2021 23:42:00 | Comenity Capital Bank / Haband, Po Box 182120, Columbus, OH 43218-2120 |
| 14948364 | + Email/Text: BKPT@cfna.com | Dec 01 2021 23:42:00 | Credit First NA, 6275 Eastland Road, Brookpark, OH 44142-1399 |
| 14948365 | Email/Text: mrdiscen@discover.com | Dec 01 2021 23:42:00 | Discover Bank, PO Box 30943, Salt Lake City, UT 84130 |
| 14948366 | Email/Text: mrdiscen@discover.com | Dec 01 2021 23:42:00 | Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850 |

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Total Noticed: 35

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|----------|---|----------------------|---|
| 14953125 | Email/Text: mrdiscen@discover.com | Dec 01 2021 23:42:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14948372 | + Email/Text: BKRMailOPS@weltman.com | Dec 01 2021 23:42:00 | Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600 |
| 14948373 | + Email/Text: bankruptcy@nbtbank.com | Dec 01 2021 23:42:00 | Nbt Bank Na, 52 South Broad Street, Norwich, NY 13815-1699 |
| 14948374 | + Email/Text: BKVerification@Ocwen.com | Dec 01 2021 23:42:00 | Ocwen Loan, 1661 Worthington Road, West Palm Beach, FL 33409-6493 |
| 14982084 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 01 2021 23:42:00 | PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101 |
| 14948376 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 01 2021 23:42:00 | Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230 |
| 14948378 | + Email/Text: bankruptcy@bbandt.com | Dec 01 2021 23:42:00 | Sheffield Financial Company, 2554 Lewisville Clemons, NC 27012-8110 |
| 14948380 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Dec 02 2021 00:00:10 | The Home Depot, PO Box 9001010, Louisville, KY 40290-1010 |
| 14948381 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Dec 02 2021 00:00:05 | Tractor Supply, PO Box 9001006, Louisville, KY 40290-1006 |
| 14981103 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Dec 01 2021 23:42:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229 |
| 14948384 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Dec 01 2021 23:42:00 | Us Bank, Po Box 5227, Cincinnati, OH 45201 |

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Freedom Mortgage Corporation |
| 14948367 | ##+ | Ditech Financial LLC, Po Box 6172, Rapid City, SD 57709-6172 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|----------------|--|
| Brian Nicholas | |
|----------------|--|

District/off: 0315-1

User: dpas

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Total Noticed: 35

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Gloria Jean Knapp dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 5